

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Joseph A. Ferrara, Jr.  
Nichole D. Ferrara  
Debtors

Case No. 17-01226-RNO  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: admin  
Form ID: ntnmfg

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Jun 21, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 23, 2017.

db/jdb +Joseph A. Ferrara, Jr., Nichole D. Ferrara, 209 Mountain Drive,  
Fredericksburg, PA 17026-9102

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE.

TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 23, 2017

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 21, 2017 at the address(es) listed below:

Elizabeth Roberts Fiorini on behalf of Joint Debtor Nichole D. Ferrara erflaw@comcast.net  
Elizabeth Roberts Fiorini on behalf of Debtor Joseph A. Ferrara, Jr. erflaw@comcast.net  
James Warmbrodt on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmllawgroup.com  
Lawrence G. Frank (Trustee) lawrencegfrank@gmail.com, PA39@ecfcbis.com  
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 5

**UNITED STATES BANKRUPTCY COURT**  
**MIDDLE DISTRICT OF PENNSYLVANIA**

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, and trade):

Joseph A. Ferrara Jr.	Chapter	7
Nichole D. Ferrara		
	Case No.	1:17-bk-01226-RNO
Debtor(s)		

**Notice**

**Notice of Requirement to File Certification of Completion of Financial Management Course:**

Pursuant to Rule 1007 of the Federal Rules of Bankruptcy Procedure, you are required to file with the Court a statement of completion of a course concerning personal financial management (Official Form 423) before an Order of Discharge can be issued. If you do not file this statement on or before **July 5, 2017**, your case may be closed without the issuance of a discharge. If you subsequently file a Motion to Reopen the Case to allow for the filing of this statement, you must pay the full case reopening fee.

Official Form B 423 can be accessed at <http://www.uscourts.gov/FormsAndFees/Forms/BankruptcyForms.aspx>.

<b>Address of the Bankruptcy Clerk's Office:</b> U.S. Bankruptcy Court Ronald Reagan Federal Building PO Box 908 Harrisburg, PA 17108 (717) 901-2800	<b>For the Court:</b> Terrence S. Miller Clerk of the Bankruptcy Court: By: AutoDocketer, Deputy Clerk
Hours Open: Monday – Friday 9:00 AM – 4:00 PM	Date: June 21, 2017